

ABSTRACT

Methods and systems permit electronic transmission of payment or a rebate to a payee or rebate recipient. The payee or rebate recipient (320) prints a financial instrument (364) or generates a coupon at a printer (360) or user terminal (350). The financial instrument or coupon (364) can be generated without the need for special equipment and can be redeemed for payment at a financial institution of the payee or rebate recipient's choosing.